

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF NORTH CAROLINA  
RALEIGH DIVISION**

**IN RE:**

**MICHAEL WALTER KEELEY  
  
DEBTOR**

**CASE NO. 20-02394-5-SWH  
CHAPTER 13**

**NOTICE TO DEBTOR REGARDING CHAPTER 13 PLAN**

This Notice is being sent by the Chapter 13 Trustee to give you notice that the claim(s) listed below have been filed or amended by a creditor in your case:

<b>Creditor</b>	<b>Claim Amount</b>	<b>Date Filed / Amended</b>	<b>Classification</b>
QUICKEN LOANS, INC	\$1,330.33	7/21/20	SECURED/MORTGAGE ARREARS

Your monthly plan payments are not sufficient to pay in full all claims provided for in your chapter 13 plan, plus the new or amended claims listed above. You may be able to modify your chapter 13 plan to provide for payment in full of these claims, and you are advised to discuss this matter with your attorney.

If your chapter 13 plan is not modified, it is possible, although not certain, that at the end of your case:

1. The Trustee or a creditor may object to you receiving a discharge; and/or
2. The Trustee may request that your case be dismissed; and/or
3. You may need to make extra payments to the Trustee, in addition to those you are already scheduled to make; and/or
4. You may still owe money for certain pre-bankruptcy debts even if you complete this bankruptcy case and receive a discharge.

Please contact your attorney if you have questions regarding the above-listed claims, or this Notice.

DATED: December 23, 2020

s/ John F. Logan, Trustee  
John F. Logan, Chapter 13 Trustee  
P.O. Box 61039  
Raleigh, N.C. 27661-1039  
Tel: 919-876-1355

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**CERTIFICATE OF SERVICE**

I, Heather R. Brown, of P. O. Box 61039, Raleigh, NC 27661-1039 do certify:

That I am and was at all times hereinafter referred to more than eighteen (18) years of age; and

That I have this day served a copy of the foregoing **NOTICE TO DEBTOR REGARDING CHAPTER 13 PLAN** by depositing a copy of same in a postage paid envelope with the United States Postal Service addressed to:

TRAVIS SASSER LAW OFFICE OF TRAVIS SASSER 2000 REGENCY PARKWAY, SUITE 230 CARY, N.C. 27518 <i>Served electronically</i>	MICHAEL WALTER KEELEY 4435 MIDDLETOWN DRIVE WAKE FOREST, NC 27587
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I certify the above to be true and correct.

**DATED: December 23, 2020**

/s/ Heather R. Brown  
**Heather R. Brown**  
**Case Administrator**